

EXHIBIT “A”

Fill in this information to identify the case:

Debtor 1 Princeton Avenue Group, Inc.
Debtor 2 _____
(Spouse, if filing)
United States Bankruptcy Court for the: _____ District of New Jersey _____
Case number 19-19841

U.S. BANKRUPTCY COURT
FILED
CAMDEN, NJ
2019 SEP 25 P 12:29
JEANNE L. L. L. L.
BY: [Signature]
DEPT. CLERK

Official Form 410

Proof of Claim

12/15

Read the instructions before filling out this form. This form is for making a claim for payment in a bankruptcy case. Do not use this form to make a request for payment of an administrative expense. Make such a request according to 11 U.S.C. § 503.

Filers must leave out or redact information that is entitled to privacy on this form or on any attached documents. Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. Do not send original documents; they may be destroyed after scanning. If the documents are not available, explain in an attachment.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.

Fill in all the information about the claim as of the date the case was filed. That date is on the notice of bankruptcy (Form 309) that you received.

Part 1: Identify the Claim

1. Who is the current creditor?	<u>Arlene Pero</u> Name of the current creditor (the person or entity to be paid for this claim) Other names the creditor used with the debtor _____	
2. Has this claim been acquired from someone else?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. From whom? _____	
3. Where should notices and payments to the creditor be sent? Federal Rule of Bankruptcy Procedure (FRBP) 2002(g)	Where should notices to the creditor be sent? <u>Arlene Pero</u> Name <u>1804 Rogers Walk</u> Number Street <u>Mount Laurel, N.J 0805</u> City State ZIP Code Contact phone <u>305-710-4916</u> Contact email <u>arlenepero@gmail.com</u>	Where should payments to the creditor be sent? (if different) Name _____ Number Street _____ City State ZIP Code Contact phone _____ Contact email _____
Uniform claim identifier for electronic payments in chapter 13 (if you use one): _____		
4. Does this claim amend one already filed?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Claim number on court claims registry (if known) _____ Filed on _____ MM / DD / YYYY	
5. Do you know if anyone else has filed a proof of claim for this claim?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Who made the earlier filing? _____	

Part 2: Give Information About the Claim as of the Date the Case Was Filed

6. Do you have any number you use to identify the debtor? ☒ No
☐ Yes. Last 4 digits of the debtor's account or any number you use to identify the debtor: _____

7. How much is the claim? \$ 236,002 Does this amount include interest or other charges?
☐ No
☒ Yes. Attach statement itemizing interest, fees, expenses, or other charges required by Bankruptcy Rule 3001(c)(2)(A).

8. What is the basis of the claim? Examples: Goods sold, money loaned, lease, services performed, personal injury or wrongful death, or credit card.
Attach redacted copies of any documents supporting the claim required by Bankruptcy Rule 3001(c).
Limit disclosing information that is entitled to privacy, such as health care information.
money loaned

9. Is all or part of the claim secured? ☒ No
☐ Yes. The claim is secured by a lien on property.
Nature of property:
☐ Real estate. If the claim is secured by the debtor's principal residence, file a *Mortgage Proof of Claim Attachment* (Official Form 410-A) with this *Proof of Claim*.
☐ Motor vehicle
☐ Other. Describe: _____
Basis for perfection: _____
Attach redacted copies of documents, if any, that show evidence of perfection of a security interest (for example, a mortgage, lien, certificate of title, financing statement, or other document that shows the lien has been filed or recorded.)
Value of property: \$ _____
Amount of the claim that is secured: \$ _____
Amount of the claim that is unsecured: \$ 236,002 (The sum of the secured and unsecured amounts should match the amount in line 7.)
Amount necessary to cure any default as of the date of the petition: \$ 236,002
Annual Interest Rate (when case was filed) 8 %
☒ Fixed
☐ Variable

10. Is this claim based on a lease? ☒ No
☐ Yes. Amount necessary to cure any default as of the date of the petition. \$ _____

11. Is this claim subject to a right of setoff? ☒ No
☐ Yes. Identify the property: _____

12. Is all or part of the claim entitled to priority under 11 U.S.C. § 507(a)? ☒ No

A claim may be partly priority and partly nonpriority. For example, in some categories, the law limits the amount entitled to priority.

☐ Yes. Check one:

<input type="checkbox"/> Domestic support obligations (including alimony and child support) under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B).	Amount entitled to priority \$ _____
<input type="checkbox"/> Up to \$2,775* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use. 11 U.S.C. § 507(a)(7).	\$ _____
<input type="checkbox"/> Wages, salaries, or commissions (up to \$12,475*) earned within 180 days before the bankruptcy petition is filed or the debtor's business ends, whichever is earlier. 11 U.S.C. § 507(a)(4).	\$ _____
<input type="checkbox"/> Taxes or penalties owed to governmental units. 11 U.S.C. § 507(a)(8).	\$ _____
<input type="checkbox"/> Contributions to an employee benefit plan. 11 U.S.C. § 507(a)(5).	\$ _____
<input type="checkbox"/> Other. Specify subsection of 11 U.S.C. § 507(a)() that applies.	\$ _____

* Amounts are subject to adjustment on 4/01/16 and every 3 years after that for cases begun on or after the date of adjustment.

Part 3: Sign Below

The person completing this proof of claim must sign and date it. FRBP 9011(b).

If you file this claim electronically, FRBP 5005(a)(2) authorizes courts to establish local rules specifying what a signature is.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.

Check the appropriate box:

- ☐ I am the creditor.
- ☒ I am the creditor's attorney or authorized agent.
- ☐ I am the trustee, or the debtor, or their authorized agent. Bankruptcy Rule 3004.
- ☐ I am a guarantor, surety, endorser, or other codebtor. Bankruptcy Rule 3005.

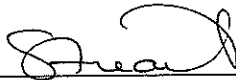
I understand that an authorized signature on this *Proof of Claim* serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

I have examined the information in this *Proof of Claim* and have a reasonable belief that the information is true and correct.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on date 09/25/2019
MM / DD / YYYY

Kimberley Stuart, Esquire
Signature



Print the name of the person who is completing and signing this claim:

Name Kimberley Stuart, Esquire
First name Middle name Last name

Title Attorney at Law, State of New Jersey

Company Kimberley Stuart, LLC
Identify the corporate servicer as the company if the authorized agent is a servicer.

Address 5 North Haddon Avenue, Suite 1
Number Street

Haddonfield NJ 08033
City State ZIP Code

Contact phone 609-363-9400 Email Kimberley@stuart.law

\$125,000 loan to Princeton Avenue Group, Inc. and Tavro 13, Inc.				
Date	Balance Outstanding	Accrued Interest	Accrued Fees	Total Outstanding
8/1/2012	125,000	833.3333333	126.7275	125,960
9/1/2012	125,960	839.7337389	126.7275	126,927
10/1/2012	126,927	846.1768138	126.7275	127,899
11/1/2012	127,899	852.6628426	126.7275	128,879
12/1/2012	128,879	859.1921115	126.7275	129,865
1/1/2013	129,865	865.7649089	126.7275	130,857
2/1/2013	130,857	872.381525	126.7275	131,856
3/1/2013	131,856	879.0422518	126.7275	132,862
4/1/2013	132,862	885.7473835	126.7275	133,875
5/1/2013	133,875	892.4972161	126.7275	134,894
6/1/2013	134,894	899.2920475	126.7275	135,920
7/1/2013	135,920	906.1321778	126.7275	136,953
8/1/2013	136,953	913.017909	126.7275	137,992
9/1/2013	137,992	919.9495451	126.7275	139,039
10/1/2013	139,039	926.927392	126.7275	140,093
11/1/2013	140,093	933.951758	126.7275	141,153
12/1/2013	141,153	941.022953	126.7275	142,221
1/1/2014	142,221	948.1412894	126.7275	143,296
2/1/2014	143,296	955.3070813	126.7275	144,378
3/1/2014	144,378	962.5206452	126.7275	145,467
4/1/2014	145,467	969.7822995	126.7275	146,564
5/1/2014	146,564	977.0923648	126.7275	147,668
6/1/2014	147,668	984.4511639	126.7275	148,779
7/1/2014	148,779	991.8590217	126.7275	149,897
8/1/2014	149,897	999.3162652	126.7275	151,023
9/1/2014	151,023	1006.823224	126.7275	152,157
10/1/2014	152,157	1014.380228	126.7275	153,298
11/1/2014	153,298	1021.987613	126.7275	154,447
12/1/2014	154,447	1029.645714	126.7275	155,603
1/1/2015	155,603	1037.354869	126.7275	156,767
2/1/2015	156,767	1045.115418	126.7275	157,939

3/1/2015	157,939	1052.927704	126.7275	159,119
4/1/2015	159,119	1060.792072	126.7275	160,306
5/1/2015	160,306	1068.708869	126.7275	161,502
6/1/2015	161,502	1076.678445	126.7275	162,705
7/1/2015	162,705	1084.701151	126.7275	163,917
8/1/2015	163,917	1092.777342	126.7275	165,136
9/1/2015	165,136	1100.907375	126.7275	166,364
10/1/2015	166,364	1109.091607	126.7275	167,600
11/1/2015	167,600	1117.330401	126.7275	168,844
12/1/2015	168,844	1125.62412	126.7275	170,096
1/1/2016	170,096	1133.973131	126.7275	171,357
2/1/2016	171,357	1142.377802	126.7275	172,626
3/1/2016	172,626	1150.838504	126.7275	173,903
4/1/2016	173,903	1159.355611	126.7275	175,189
5/1/2016	175,189	1167.929498	126.7275	176,484
6/1/2016	176,484	1176.560545	126.7275	177,787
7/1/2016	177,787	1185.249132	126.7275	179,099
8/1/2016	179,099	1193.995643	126.7275	180,420
9/1/2016	180,420	1202.800464	126.7275	181,750
10/1/2016	181,750	1211.663983	126.7275	183,088
11/1/2016	183,088	1220.586593	126.7275	184,435
12/1/2016	184,435	1229.568687	126.7275	185,792
1/1/2017	185,792	1238.610662	126.7275	187,157
2/1/2017	187,157	1247.712916	126.7275	188,531
3/1/2017	188,531	1256.875852	126.7275	189,915
4/1/2017	189,915	1266.099875	126.7275	191,308
5/1/2017	191,308	1275.385391	126.7275	192,710
6/1/2017	192,710	1284.73281	126.7275	194,121
7/1/2017	194,121	1294.142545	126.7275	195,542
8/1/2017	195,542	1303.615012	126.7275	196,973
9/1/2017	196,973	1313.150629	126.7275	198,412
10/1/2017	198,412	1322.749817	126.7275	199,862
11/1/2017	199,862	1332.412999	126.7275	201,321

12/1/2017	201,321	1342.140602	126.7275	202,790
1/1/2018	202,790	1351.933056	126.7275	204,269
2/1/2018	204,269	1361.790793	126.7275	205,757
3/1/2018	205,757	1371.714248	126.7275	207,256
4/1/2018	207,256	1381.70386	126.7275	208,764
5/1/2018	208,764	1391.760069	126.7275	210,282
6/1/2018	210,282	1401.883319	126.7275	211,811
7/1/2018	211,811	1412.074058	126.7275	213,350
8/1/2018	213,350	1422.332735	126.7275	214,899
9/1/2018	214,899	1432.659804	126.7275	216,458
10/1/2018	216,458	1443.055719	126.7275	218,028
11/1/2018	218,028	1453.52094	126.7275	219,608
12/1/2018	219,608	1464.05593	126.7275	221,199
1/1/2019	221,199	1474.661153	126.7275	222,801
2/1/2019	222,801	1485.337077	126.7275	224,413
3/1/2019	224,413	1496.084174	126.7275	226,035
4/1/2019	226,035	1506.902919	126.7275	227,669
5/1/2019	227,669	1517.793788	126.7275	229,314
6/1/2019	229,314	1528.757264	126.7275	230,969
7/1/2019	230,969	1539.793829	126.7275	232,636
8/1/2019	232,636	1550.903971	126.7275	234,313
9/1/2019	234,313	1562.088181	126.7275	236,002

PROMISSORY NOTE

\$125,000.00.

August /5, 2012

FOR VALUE RECEIVED, Princeton Avenue Group, Inc., a New Jersey Corporation, (hereinafter called "PAG"), of 12 S. Princeton Ave., Wenonah, New Jersey 08090, promises to pay to the order of Arlene Pero (hereinafter called "Arlene"), at 2602 Sagemore Drive, Marlton, New Jersey 08053, or at such other place which Arlene may designate in writing to PAG, the sum of One Hundred Twenty-Five Thousand (\$125,000.00) Dollars, plus interest at the annual rate of 8.0%, ("Amount Due"). The Amount Due shall be payable in sixty (60) equal monthly installments of principal and interest of \$2,534.55, commencing on September 1, 2012 and on the first day of each consecutive month thereafter until paid in full.

This Note may be prepaid at any time, in whole or in part, by PAG without penalty or premium.

In the event that PAG fails to make any monthly payment as provided under this Note by the fifth (5th) day of the month, then and in such event, PAG shall pay a late charge of five (5%) percent of the said overdue payment. This charge shall be paid together with the overdue payment. In the event a payment due under this Note is not made within fifteen (15) days of the due date, then PAG shall be in default of its obligations hereunder, and the balance of the Amount Due, together with any late charge, shall be immediately due and owing.

Demand or presentment for payment, notice of nonpayment or dishonor, protest or notice of protest are hereby expressly waived by all parties to this Note, whether maker or endorser or otherwise. In the event of any default by PAG, Arlene may

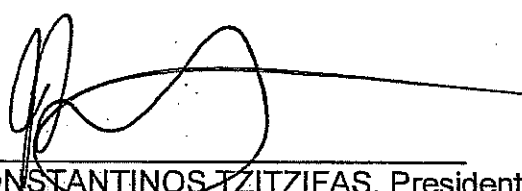
recover all reasonable attorney fees and expenses for collection of the amount due and owing.

The undersigned agrees to the terms of this Note by signing below.

IN WITNESS WHEREOF, Princeton Avenue Group, Inc. has duly executed this Note the day and year first above written.

PRINCETON AVENUE GROUP, INC.

BY:


KONSTANTINOS TZITZIFAS, President

093

63-216/631

July 27, 2012
Date

Pay to the
order of

Pewee Ave Group

\$ 125,000 ^{XX}/₁₀₀

One Hundred Twenty Five Thousand ^{XX}/₁₀₀ Dollars



SUNTRUST

ACH RT 061000104

For

Loan

⑆063102152⑆10000915012120⑈0093

Fill in this information to identify the case:

Debtor 1 Princeton Avenue Group, Inc.

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: _____ District of New Jersey _____

Case number 19-19841

U.S. BANKRUPTCY COURT
FILED
CAMDEN, NJ
2019 SEP 25 P 12:27
JEANNE A. [Signature]
BY: [Signature]
DEPUTY CLERK

Official Form 410

Proof of Claim

12/15

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A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.

Fill in all the information about the claim as of the date the case was filed. That date is on the notice of bankruptcy (Form 309) that you received.

Part 1: Identify the Claim

1. Who is the current creditor?	<u>Jill Swersky</u> Name of the current creditor (the person or entity to be paid for this claim) Other names the creditor used with the debtor _____	
2. Has this claim been acquired from someone else?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. From whom? _____	
3. Where should notices and payments to the creditor be sent? Federal Rule of Bankruptcy Procedure (FRBP) 2002(g)	Where should notices to the creditor be sent? <u>Jill Swersky</u> Name <u>1804 Rogers Walk</u> Number Street <u>Mount Laurel, N.J 0805</u> City State ZIP Code Contact phone <u>305-710-4859</u> Contact email <u>jillsworldhere@yahoo.com</u> Uniform claim identifier for electronic payments in chapter 13 (if you use one): _____	Where should payments to the creditor be sent? (if different) _____ Name _____ Number Street _____ City State ZIP Code Contact phone _____ Contact email _____
4. Does this claim amend one already filed?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Claim number on court claims registry (if known) _____ Filed on _____ MM / DD / YYYY	
5. Do you know if anyone else has filed a proof of claim for this claim?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Who made the earlier filing? _____	

Part 2: Give Information About the Claim as of the Date the Case Was Filed

6. Do you have any number you use to identify the debtor? ☒ No
☐ Yes. Last 4 digits of the debtor's account or any number you use to identify the debtor: _____

7. How much is the claim? \$ 500,092 Does this amount include interest or other charges?
☐ No
☒ Yes. Attach statement itemizing interest, fees, expenses, or other charges required by Bankruptcy Rule 3001(c)(2)(A).

8. What is the basis of the claim? Examples: Goods sold, money loaned, lease, services performed, personal injury or wrongful death, or credit card.
Attach redacted copies of any documents supporting the claim required by Bankruptcy Rule 3001(c).
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money loaned

9. Is all or part of the claim secured? ☐ No
☒ Yes. The claim is secured by a lien on property.
Nature of property:
☒ Real estate. If the claim is secured by the debtor's principal residence, file a *Mortgage Proof of Claim Attachment* (Official Form 410-A) with this *Proof of Claim*.
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☐ Other. Describe: _____
Basis for perfection: _____
Attach redacted copies of documents, if any, that show evidence of perfection of a security interest (for example, a mortgage, lien, certificate of title, financing statement, or other document that shows the lien has been filed or recorded.)
Value of property: \$ _____
Amount of the claim that is secured: \$ 500,092
Amount of the claim that is unsecured: \$ 0 (The sum of the secured and unsecured amounts should match the amount in line 7.)
Amount necessary to cure any default as of the date of the petition: \$ 500,092
Annual Interest Rate (when case was filed) 8 %
☒ Fixed
☐ Variable

10. Is this claim based on a lease? ☒ No
☐ Yes. Amount necessary to cure any default as of the date of the petition. \$ _____

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☐ Yes. Identify the property: _____

12. Is all or part of the claim entitled to priority under 11 U.S.C. § 507(a)? ☒ No
☐ Yes. Check one:

A claim may be partly priority and partly nonpriority. For example, in some categories, the law limits the amount entitled to priority.

<input type="checkbox"/> Domestic support obligations (including alimony and child support) under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B).	Amount entitled to priority \$ _____
<input type="checkbox"/> Up to \$2,775* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use. 11 U.S.C. § 507(a)(7).	\$ _____
<input type="checkbox"/> Wages, salaries, or commissions (up to \$12,475*) earned within 180 days before the bankruptcy petition is filed or the debtor's business ends, whichever is earlier. 11 U.S.C. § 507(a)(4).	\$ _____
<input type="checkbox"/> Taxes or penalties owed to governmental units. 11 U.S.C. § 507(a)(8).	\$ _____
<input type="checkbox"/> Contributions to an employee benefit plan. 11 U.S.C. § 507(a)(5).	\$ _____
<input type="checkbox"/> Other. Specify subsection of 11 U.S.C. § 507(a)() that applies.	\$ _____

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Part 3: Sign Below

The person completing this proof of claim must sign and date it. FRBP 9011(b).

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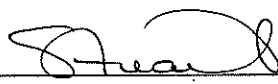
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I have examined the information in this *Proof of Claim* and have a reasonable belief that the information is true and correct.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on date 09/25/2019
MM / DD / YYYY

Kimberley Stuart, Esquire
Signature



Print the name of the person who is completing and signing this claim:

Name Kimberley Stuart, Esquire
First name Middle name Last name

Title Attorney at Law, State of New Jersey

Company Kimberley Stuart, LLC
Identify the corporate servicer as the company if the authorized agent is a servicer.

Address 5 North Haddon Avenue, Suite 1
Number Street

Haddonfield NJ 08033
City State ZIP Code

Contact phone 609-363-9400 Email Kimberley@stuart.law

\$293,000 loan to Princeton Avenue Group, Inc. and Tavro 13, Inc.					
Date	Balance Outstanding	Accrued Interest	Accrued Fees	Total Outstanding	
10/26/2013	293,000	1953.333333	297.049	295,250	
11/26/2013	295,250	1968.335882	297.049	297,516	
12/26/2013	297,516	1983.438448	297.049	299,796	
1/26/2014	299,796	1998.641698	297.049	302,092	
2/26/2014	302,092	2013.946302	297.049	304,403	
3/26/2014	304,403	2029.352938	297.049	306,729	
4/26/2014	306,729	2044.862284	297.049	309,071	
5/26/2014	309,071	2060.475026	297.049	311,429	
6/26/2014	311,429	2076.191853	297.049	313,802	
7/26/2014	313,802	2092.013458	297.049	316,191	
8/26/2014	316,191	2107.940541	297.049	318,596	
9/26/2014	318,596	2123.973805	297.049	321,017	
10/26/2014	321,017	2140.113957	297.049	323,454	
11/26/2014	323,454	2156.36171	297.049	325,908	
12/26/2014	325,908	2172.717782	297.049	328,377	
1/26/2015	328,377	2189.182893	297.049	330,864	
2/26/2015	330,864	2205.757773	297.049	333,366	
3/26/2015	333,366	2222.443151	297.049	335,886	
4/26/2015	335,886	2239.239766	297.049	338,422	
5/26/2015	338,422	2256.148357	297.049	340,975	
6/26/2015	340,975	2273.169673	297.049	343,546	
7/26/2015	343,546	2290.304464	297.049	346,133	
8/26/2015	346,133	2307.553487	297.049	348,738	
9/26/2015	348,738	2324.917504	297.049	351,360	
10/26/2015	351,360	2342.397281	297.049	353,999	
11/26/2015	353,999	2359.993589	297.049	356,656	
12/26/2015	356,656	2377.707206	297.049	359,331	
1/26/2016	359,331	2395.538914	297.049	362,023	
2/26/2016	362,023	2413.489501	297.049	364,734	
3/26/2016	364,734	2431.559757	297.049	367,463	
4/26/2016	367,463	2449.750482	297.049	370,209	

5/26/2016	370,209	2468,062479	297.049	372,974
6/26/2016	372,974	2486,496555	297.049	375,758
7/26/2016	375,758	2505,053526	297.049	378,560
8/26/2016	378,560	2523,734209	297.049	381,381
9/26/2016	381,381	2542,539431	297.049	384,221
10/26/2016	384,221	2561,47002	297.049	387,079
11/26/2016	387,079	2580,526814	297.049	389,957
12/26/2016	389,957	2599,710652	297.049	392,853
1/26/2017	392,853	2619,022383	297.049	395,769
2/26/2017	395,769	2638,462859	297.049	398,705
3/26/2017	398,705	2658,032938	297.049	401,660
4/26/2017	401,660	2677,733485	297.049	404,635
5/26/2017	404,635	2697,565368	297.049	407,629
6/26/2017	407,629	2717,529464	297.049	410,644
7/26/2017	410,644	2737,626653	297.049	413,679
8/26/2017	413,679	2757,857824	297.049	416,734
9/26/2017	416,734	2778,22387	297.049	419,809
10/26/2017	419,809	2798,725689	297.049	422,905
11/26/2017	422,905	2819,364187	297.049	426,021
12/26/2017	426,021	2840,140275	297.049	429,158
1/26/2018	429,158	2861,05487	297.049	432,316
2/26/2018	432,316	2882,108896	297.049	435,495
3/26/2018	435,495	2903,303282	297.049	438,696
4/26/2018	438,696	2924,638964	297.049	441,918
5/26/2018	441,918	2946,116883	297.049	445,161
6/26/2018	445,161	2967,737989	297.049	448,425
7/26/2018	448,425	2989,503236	297.049	451,712
8/26/2018	451,712	3011,413584	297.049	455,021
9/26/2018	455,021	3033,470001	297.049	458,351
10/26/2018	458,351	3055,673461	297.049	461,704
11/26/2018	461,704	3078,024944	297.049	465,079
12/26/2018	465,079	3100,525437	297.049	468,476
1/26/2019	468,476	3123,175934	297.049	471,897

2/26/2019	471,897	3145,977433	297.049	475,340
3/26/2019	475,340	3168,930943	297.049	478,806
4/26/2019	478,806	3192,037476	297.049	482,295
5/26/2019	482,295	3215,298052	297.049	485,807
6/26/2019	485,807	3238,713699	297.049	489,343
7/26/2019	489,343	3262,285451	297.049	492,902
8/26/2019	492,902	3286,014347	297.049	496,485
9/26/2019	496,485	3309,901436	297.049	500,092

MORTGAGE NOTE

This Mortgage Note is made on October 26, 2013

BETWEEN the Borrower(s)

Princeton Group Inc. and Tavro 13, Inc.

whose addresses are 12 South Princeton Avenue, Wenonah, New Jersey 08090

referred to as "I",

AND the Lender

Jill Swersky

whose address is 2602 Sagamore Drive, Marlton, New Jersey 08053

referred to as the "Lender".

If more than one borrower signs this Note, the word "I" shall mean each Borrower named above. The word "Lender" means the original Lender and anyone else who takes this Note by transfer.

Borrower's Promise to Pay Principal and Interest. In return for a loan that I received, I promise to pay \$293,000.00 (called "principal"), plus interest to the Lender. Interest, at a yearly rate of 8% (Eight) will be charged on that part of the principal which has not been paid from the date of this Note until all principal has been paid.

Payments. I will pay principal and interest based on a 5 (five) year payment schedule with monthly payments of \$5940.98 on the 1st day of each month beginning on, January, 2014. I will pay all amounts owed under this Note no later than December 1, 2018. All payments will be made to the Lender at the address shown above or to a different place if required by the Lender.

Early Payments. I have the right to make payments at any time before they are due. These early payments will mean that this Note will be paid in less time. However, unless I pay this Note in full, my monthly payments will remain the same.

Late Charge for Overdue Payments. If the Lender has not received any payment within 5 (five) days after its due date, I will pay the Lender a late charge of 5% (five) of the payment. This charge will be paid with the late payment.

Mortgage to Secure Payment. The Lender has been given a Mortgage dated October 26, 2013, to protect the Lender if the promises made in this Note are not kept. I agree to keep all promises made in the Mortgage covering property I own located at 1301 Kings Highway, Swedesboro, New Jersey 08085 in the Borough of Swedesboro, in the County of Gloucester and State of New Jersey. All terms of the Mortgage are made part of this Note.

Default. If I fail to make any payment required by this Note with 15 (fifteen) days after its due date, or if I fail to keep any other promise I make in this Note or in the Mortgage, the Lender may declare that I am in default on the Mortgage and this Note. Upon default, I must immediately pay the full amount of all unpaid principal, interest, other amounts due on the Mortgage and this Note and the Lender's costs of collection and reasonable attorney fees.

Waivers. I give up my right to require that the Lender do the following: (a) to demand payment (called "presentment"); (b) to notify me of nonpayment (called "notice of dishonor"); and (c) to obtain an official certified statement showing nonpayment (called a "protest"). The Lender may exercise any right under this Note, the Mortgage or under any law, even if Lender has delayed in exercising that right or has agreed in an earlier instance not to exercise that right. Lender does not waive its right to declare that I am in default by making payments or incurring expenses on my behalf.

Each Person Liable. The Lender may enforce any of the provisions of this Note against any one or more of the Borrowers who sign this Note.

No Oral Changes. This Note can only be changed by an agreement in writing signed by both the Borrower(s) and the Lender.

Signatures. I agree to the terms of this Note. If the Borrower is a corporation, its proper corporate officers sign and its corporate seal is affixed.

Princeton Avenue Group Inc. and Tavro 13, Inc.

Witnessed or Attested by

MORTGAGE

This Mortgage, made on this 26th day of October, 2013

260 2013 00054281*



BETWEEN the Borrower(s)

Princeton Avenue Group Inc. and Tavrö 13, Inc.

whose addresses are 12 South Princeton Avenue, Wenonah, New Jersey 08090

DocId: 00054281
Type: MTG Pages: 7
James H. Moran, Gloucester County Clerk
Receipt #: 305021 11:27:44A Dec 18: 2013
Ins Fee: 40.00 MO 13842 123

referred to as the "I",

AND the Lender

Jill Swersky

whose address is 2602 Sagemore Drive, Marlton, New Jersey 08053

referred to as the "Lender".

If more than one Borrower signs this Mortgage, the word "I" shall mean each Borrower named above. The word "Lender" means the original Lender and anyone else who takes this Mortgage by assignment or transfer.

Mortgage Note. In return for a loan that I received, I promise to pay \$293,000.00 (called "principal"), plus interest in accordance with the terms of a Mortgage Note dated, October 26, 2013 (referred to as the "Note"). The Note provides for 60 monthly payments equal and commencing on January 1, 2014, in the amount of \$5940.98 and a yearly interest rate of (8)%. All sums owed under the Note are due no later than December 1, 2018. All terms of the Note are made part of this Mortgage.

Property Mortgaged. The property mortgaged to the Lender (called the "Property") is located in the Borough of Swedesboro County of Gloucester and State of New Jersey. The Property includes: (a) the land; (b) all buildings that are now, or will be, located on the land; (c) all fixtures that are now, or will be, attached to the land or building(s) (for example, furnaces, bathroom fixtures and kitchen cabinets); (d) all condemnation awards and insurance proceeds relating to the land and building(s); and (e) all other rights that I have, or will have, as owner of the Property.

The legal description of the property is: 1301 Kings Highway, Swedesboro, New Jersey 08085, See Exhibit A-2.

Rights Given to Lender. I mortgage the Property to the Lender. This means that I give the Lender those rights stated in this Mortgage and also those rights otherwise given by law to lenders who hold mortgages on real property. When I pay all amounts due to the Lender under the Note and this Mortgage, the Lender's rights under this Mortgage will end. The Lender will then cancel this Mortgage at my expense.

Promises. I make the following promises to the Lender:

1. **Note and Mortgage.** I will comply with all of the terms of the Note and this Mortgage.
2. **Payments.** I will make all payments required by the Note and this Mortgage.
3. **Ownership.** I warrant title to the premises (N.J.S.A. 46:9-2). This means I own the Property and will defend my ownership against all claims.
4. **Liens and Taxes.** I will pay all liens, taxes, assessments and other government charges made against the property when due. I will not claim any deduction from the taxable value of the Property because of this Mortgage. I will not claim any credit against the principal and interest payable under the Note and this Mortgage for any taxes paid on the Property.

5. **Insurance.** I must maintain extended coverage insurance on the Property. The Lender may also require that I maintain flood insurance or other types of insurance. The insurance companies, policies, amounts and types of coverage must be acceptable to the Lender. I will notify the Lender in the event of any substantial loss or damage. The Lender may then settle the claim on my behalf if I fail to do so. All payments from the insurance company must be payable to the Lender under a "standard mortgage clause" in the insurance policy. The Lender may use any proceeds to repair and restore the Property or to reduce the amount due under the Note and this Mortgage. This will not delay the due date for any payment under the Note and this Mortgage.

6. **Repairs.** I will keep the Property in good repair, neither damaging nor abandoning it. I will allow the Lender to inspect the Property upon reasonable notice to me.

7. **Statement of Amount Due.** Upon request of the Lender, I will certify to the Lender in writing: (a) the amount due on the Note and this Mortgage, and (b) whether or not I have any defense to my obligations under the Note and this Mortgage.

Payments Made for Borrower(s). If I do not make all of the repairs or payments as agreed in this Mortgage, the Lender may do so for me. The cost of these repairs and payments will be added to the principal, will bear interest at the same rate provided in the Note and will be repaid to the Lender upon demand.

Default. The Lender may declare that I am in default on the Note and this Mortgage if:

- (a) I fail to make any payment required by the Note and this Mortgage within days after its due date;
- (b) I fail to keep any other promise I make in this Mortgage;
- (c) the ownership of the Property is changed for any reason;
- (d) the holder of any lien on the Property starts foreclosure proceedings; or
- (e) bankruptcy, insolvency or receivership proceedings are started by or against any of the Borrowers.

Payment Due Upon Default. If the Lender declares that I am in default, I must immediately pay the full amount of all unpaid principal, interest, other amounts due on the Note and this Mortgage and the Lender's costs of collection and reasonable attorney fees.

Lender's Rights upon Default. If the Lender declares that the Note and this Mortgage are in default, the Lender will have all rights given by law or set forth in this Mortgage. This includes the right to do any one or more of the following:

- (a) take possession of and manage the Property, including the collection of rents and profits;
- (b) have a court appoint a receiver to accept rent for the Property (I consent to this);
- (c) start a court action, known as foreclosure, which will result in a sale of the Property to reduce my obligation under the Note and this Mortgage; and
- (d) sue me for any money that I owe the Lender.

Notices. All notices must be in writing and personally delivered or sent by certified mail, return receipt requested, to the addresses given in this Mortgage. Address changes may be made upon notice to the other party.

No Waiver by Lender. Lender may exercise any right under this Mortgage or under any law, even if Lender has delayed in exercising that right or has agreed in an earlier instance not to exercise that right. Lender does not waive its right to declare that I am in default by making payments or incurring expenses on my behalf.

Each Person Liable. This Mortgage is legally binding upon each Borrower and all who succeed to their responsibilities (such as heirs and executors). The Lender may enforce any of the provisions of the Note and this Mortgage against any one or more of the Borrowers who sign this Mortgage.

No Oral Changes. This Mortgage can only be changed by an agreement in writing signed by both the Borrower(s) and the Lender.

Copy Received. I ACKNOWLEDGE RECEIPT OF A TRUE COPY OF THIS MORTGAGE WITHOUT CHARGE.

Signatures. I agree to the terms of this Mortgage. If the Borrower is a corporation, its proper corporate officers sign and its corporate seal is affixed.

Princeton Avenue Group Inc. and Tavro 13, Inc.

Witnessed or Attested by:

BY:  (Seal)
Konstantinos Tzitzifas, President

STATE OF NJ, COUNTY OF

SS.:

I CERTIFY that on October 26, 2013

Konstantinos Tzitzifas

personally came before me, and this person acknowledged under oath, to my satisfaction, that:

- (a) this person is the President of Princeton Avenue Group Inc. and Tavro 13, Inc., the corporations named in this document;
- (b) this person is authorized to the signing of this document as the proper corporate officer.
- (c) this document was signed and delivered by the corporations as its voluntary act duly authorized by a proper
- (d) resolution of its Board of Directors;
- (e) this person knows the proper seal of the corporations which was affixed to this document; and
- (f) this person signed this proof to attest to the truth of these facts.

Signed and sworn to before me on October 26, 2013